University of Kent

Guidance Notes

ACADEMIC YEAR 2021/22

Access to Learning Fund Information

The Access to Learning Fund (ALF) provides discretionary financial assistance to students in financial difficulty. The primary purpose of the Fund is to relieve financial hardship that might impact on a student's participation in higher education. Particularly those students who need financial help to meet extra costs that cannot be met from other sources of support. The information is divided into several sections. Students requiring clarification before submitting their application form please contact the Financial Aid Office (See Useful Contacts).

1. General notes
2. Who can apply?
3. Information on how an application is assessed
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PLEASE NOTE

An application will not be considered until it is fully completed and all the necessary documentary evidence has been received.

An application form will be returned to the student if:

- they have not completed all relevant sections
- they have not included all necessary photocopied documentation

IT WILL BE ADVANTAGEOUS TO MAKE AN APPLICATION EARLY IN THE ACADEMIC YEAR

The ALF is University money administered using strict guidance on the allocation of the fund: https://www.kent.ac.uk/guides/emergency-funding/access-to-learning-fund

The application process does not intend to be intrusive or overburden students with documents to support each application; however it is a necessary requirement to fulfil University audit requirements.

AWARDS ARE DISCRETIONARY AND NOT GUARANTEED: Please do not assume an application will be successful, nor anticipate any amount that may be received. Amounts awarded are NOT guaranteed and are subject to change at any time in the academic year.

Part 1: GENERAL NOTES

What is the Access to Learning Fund?

The Fund can help to alleviate unexpected financial hardship. Students who may be considering leaving higher education because of financial problems are particularly encouraged to apply. Any help awarded from the Fund is usually non-repayable. Students can apply to the Fund at any point throughout the academic year.

Tuition Fees

The Fund **cannot** be used to meet the cost of tuition fees for any undergraduate or post-graduate student. Full-time or part-time undergraduate students can apply for financial support for tuition fees from Student Finance England (SFE).

Part-time Support

Discretionary Childcare grant for part-time students

To be eligible:

Part time students who started their course on or after 01 September 2012 must have received confirmation that they are eligible for a tuition fee loan and provide evidence that they have a household income of £16,845 or less. Household income levels vary according to students personal circumstances.

To apply, please contact the Financial Aid Office (see Useful Contacts).

Part 2: WHO CAN APPLY?

The Access to Learning Fund is for **UK** '**home'** students, as assessed by the University of Kent for tuition fees purposes, registered on a course in one of the following categories:

- **Undergraduate students, either full-time or part-time**, including part-time distance learners, following a higher education course, including sandwich courses and any periods of placement
- **Postgraduate students, either full-time or part-time**, following a course of higher education at a level above first degree, including those who are writing up their thesis and not therefore attending the institution

A full time course is 120 credit points in an academic year or equivalent.

- **Part time students** need to be studying the equivalent of at least 25% of a full time course.

Intermitting Students

UK 'home' students may be eligible to apply for help from the Fund, if they are unable to attend their course for health / medical reasons, pregnancy or caring responsibilities. Providing they do not permanently withdraw from their studies, and intend to return after their time out.

Priorities for Assistance

The Fund is available to help any eligible student who has a particular financial need.

However, we cannot meet every application we receive, and we cannot always meet all of the costs that have been applied for.

The University gives priority to the following groups of students when deciding how to allocate the funding: -

For **full-time undergraduate** students the priority groups are: -

- Students with children (especially lone parents).
- Students from low income families
- Disabled students (especially where the Disabled Students' Allowances (DSAs) are unable to meet particular costs and the institution has no legal responsibility to do so).
- Care leavers
- Students from Foyers or who are homeless
- Students who are estranged
- Students who are care givers
- Students receiving the final year loan rate who are in financial difficulty (including those who are unable to work because of academic pressure).
- Mature students with existing financial commitments, including priority debts.

For **part-time undergraduate/all postgraduate** students the priority groups are: -

- Students with children
- Students in receipt of full statutory support package
- Disabled students

Students who are not in one of the priority groups can still apply, but they must provide as much evidence as possible to show why they have a particular need.

The University gives priority to students undertaking their first Higher Education qualification, before considering supporting students undertaking a subsequent course of Equivalent or Lower Qualification (ELQ), who are not eligible for student support.

Students may apply more than once during an academic year for help from the Access to Learning Fund but only if their circumstances have changed. **Students will be asked to provide documentary evidence for the change in circumstances.**

Summer Vacation Funding

Some students experiencing financial difficulties during the summer vacation may be able to apply to the Fund for additional help. Further details on student eligibility will be available during the summer term.

Emergency Short Term Loans from the Access to Learning Fund

Students who have not received their first instalment from Student Finance England (SFE) at the start of the academic year, can apply for an Emergency Short Term Loan from the Access to Learning Fund. Students will be expected to repay this loan when they receive their first instalment. They will need to complete and sign a short application form and provide documentary evidence to show that SFE are considering them for financial support. Emergency Short Term Loan applications will be processed within 4 working days and the monies paid into the student's nominated bank account by faster payment.

Bridging Payment

The Access to Learning Fund can offer help to continuing students who have been receiving benefits during the long vacation. A payment can be made, before enrolment, to bridge the gap between benefit payments stopping (usually the first week of September) and when students receive the first instalment of their financial support. If you have any questions or would like further information please speak to a Student Adviser (see 'Useful Contacts').

Part 3: INFORMATION ON HOW AN APPLICATION IS ASSESSED

Standard awards can help to meet general costs associated with being a full-time undergraduate student such as living and household costs such as rent, mortgage payments, food, utility bills etc. In addition, assistance with course related costs such as childcare, travel and books is available.

For full-time undergraduate students who are being assessed for a standard award there is an **'Assumed Income'**, set at a level of £1,877 per year for 'full' year students and £626 per year for 'final' year students. This assumes income from a number of sources including part-time work or additional parental support.

For full-time postgraduate students a weekly **notional postgraduate income** amount is applied to standard assessments. This is set at £177, except for students with dependants or students who are unable to work due to a disability this amount will be £87.

There will be a set expenditure level, known as **Composite Living Costs (CLC)**, for general living and household costs, such as food and utility bills. The relevant amount will be set depending on the student's circumstances: for example a student with children will have a higher CLC.

Variable expenditure may be capped, for example rent, internet and travel costs. Single students, with the exception of some students with disabilities, or with children, or travelling to or from placements, cannot include private vehicle costs however an equivalent public transport cost can be substituted.

Only when a student has agreed a realistic repayment arrangement for a credit card **debt**, AND has stopped using that source of credit, can the repayment amount(s) be included as expenditure in the assessment for a standard award. Evidence will be required.

Non-standard awards can be used to help students to meet exceptional costs such as repairs to essential household equipment and emergency situations. In addition, costs for students with a disability, not met by the Disabled Students' Allowance (DSA), can be considered too.

Part 4: TIMETABLE FOR MAKING A DECISION

Provided that an application form has been accurately completed, and the appropriate documentary evidence supplied, an assessment and decision will be made within 20 working days of submission to the Financial Aid Office (FAO). Successful students can expect to receive a payment within this time period. If for any reason we need to defer the initial payment beyond this 20 working day period we shall let the student know.

Part 5: HOW TO APPEAL

Students who are unsuccessful in their application may appeal against the decision. However, appeals against amounts awarded will not be considered. Appeals should only be made if there is no change of circumstances to the original application. If you have experienced a change of circumstances since your original application, please contact a student adviser to discuss submitting a new application based on this change. All information held with your ALF application will be reviewed by the Pro-Vice-Chancellor where an independent decision to the original assessment will be made. The Pro-Vice-Chancellor's re-assessment of the application will then be communicated to the student by letter.

Any appeal must be made to the Pro-Vice-Chancellor's office by email within 20 working days from the date of the original decision. It should be sent to dvceducation@kent.ac.uk with subject title 'ALF Appeal' and marked **CONFIDENTIAL.**

Part 6: HOW TO MAKE AN APPLICATION

First steps to an Access to Learning Fund Application

- To start the application process:

Canterbury students should email the Advice Centre via the contact form found here:

https://kentunion.co.uk/welfare/advice/contact

Medway students should email the Greenwich Student Union Advice Centre via the contact form found here: https://www.greenwichsu.co.uk/medway/advice/talktous/

- The Advice Centre will then reply providing details on the application process including the application form and guidance on the supporting documents required.

Currently the application process is via email only due to Covid-19 and the Advice Centres & FAO being closed.

- The **student adviser** will submit the completed application form, with all supporting documents, to the Financial Aid Office (FAO) **before 10am** on the dates listed in the table below. An application can only be submitted to the FAO by the student adviser once it is **fully complete** with **all** relevant supporting evidence.

- Students **cannot** submit their application & / or supporting evidence directly to the FAO. All applications must be made via a student adviser.

Deadline dates for submission each term are listed in the following table:

Term	Final Appointment Date	Submission Deadline Date
Autumn	14th January 2022	21st January 2022
Spring	6th May 2022	13th May 2022
Summer	17th June 2022	24th June 2022

Completing the Application & Submitting it with ALL Required Evidence

- You must supply continuous bank statements for the 3-month period on **ALL your bank and building society accounts** up to the date you submitted your application . Where a gap occurs between the statement and the submission date a mini-statement/balance for that day must be supplied. It is essential that your bank statements show your **income assessed** SFE payments being received into your bank account. Details and evidence of any outstanding debts must be supplied and you may be offered budgeting advice to help with any outstanding debts where applicable.
- You must complete in full the Income and Expenditure sections on the application form to allow the student adviser to complete your Financial Shortfall Calculation. This calculation will be used when determining if an award should be made, and how much it should be.
- It is important that you submit all supporting documentation with your application form . **If your application does not have supporting documents it will be considered incomplete and will not be processed.**

Award Assessment and Payment

- Once the completed application form and **all** the relevant evidence has been submitted to the student adviser , the application will be submitted to the Financial Aid Office. An assessment and decision will normally be made within **20 working days** of the Financial Aid Office receiving the completed application. If your application is successful you can usually expect to receive a payment within this time period. If for any reason we need to defer your initial payment beyond this 20 working day period we will let you know.
- Applications where students have provided **false / incomplete information** i.e. not providing evidence of all bank accounts or all funding applied for / awarded will be referred to the Panel. **Giving false information will automatically disqualify an application and may also lead to disciplinary procedures.**
- Awards will be paid by BACS into an account nominated by the student.
- Applicants are advised that payments from the Access to Learning Fund may have implications for their entitlement to means-tested state benefits. Students who receive help from the Fund can be supplied with a letter to present to their local JobCentre Plus / Housing Benefit office to help their claim for benefits if necessary.

Part 7: USEFUL CONTACTS

Student Advisers	Partner Colleges
Canterbury Campus **Teresa Ashley, Cassie Duce, Careen Gadd & Vicky Kemp** Kent Union Advice Centre Mandela Building University of Kent Canterbury Kent CT2 7NW **Contact Form:** https://kentunion.co.uk/welfare/advice/contact	**North Kent College (Tonbridge Campus)** **Sharon Juty** Higher Education Development Officer **Telephone:** 01322 629580 **Email:** sharonjuty@northkent.ac.uk
Medway Campus **Paul West** Student Union Student Hub North Road Chatham Maritime Kent ME4 4AG **Contact form:** https://www.greenwichsu.co.uk/medway/advice/talktous/	**Canterbury College EKC Group** **Andrew Heap** **Head of Student Support** **Telephone:** 01227 811262 **Email:** fundingteamcc@eastkentcollege.ac.uk andrew.heap@eastkent.ac.uk
Student Support & Wellbeing Canterbury Campus Keynes College **Telephone:** 01227 823158 **Email:** KentSSW@kent.ac.uk	
Student Support & Wellbeing Medway Campus Gillingham Building **Telephone:** 01634 888474 **Email:** MedwaySSW@kent.ac.uk	
Financial Aid Office **Diane Elswood, Joanna Hart & Emma Watson** G43 The Registry University of Kent Canterbury Kent CT2 7NZ **Telephone:** 01227 823851 / 824876 / 823488 **Email:** FinancialAid@kent.ac.uk	